

What is claimed is:

- 1 1. A method for conducting a transaction, comprising:
 - 2 receiving an application for a financial account and an authorization to credit a first
 - 3 amount to the financial account;
 - 4 receiving information identifying a substitute collection technique; and
 - 5 finalizing the transaction after receipt of the application and the information.
- 1 2. The method of claim 1, further comprising:
 - 2 receiving an acceptance of an incentive offer, wherein the first amount is based on
 - 3 the incentive offer.
- 1 3. The method of claim 1, further comprising:
 - 2 establishing a second amount associated with the substitute collection technique.
- 1 4. The method of claim 1, further comprising:
 - 2 offering an incentive based on receipt of the application.
- 1 5. The method of claim 1, further comprising:
 - 2 offering an incentive based on an approval of the application.
- 1 6. The method of claim 1, wherein the authorization includes a proxy agreement and
 - 2 wherein the first amount is undetermined at the time of the authorization.
- 1 7. The method of claim 1, wherein the substitute collection technique includes
 - 2 information specifying at least one of: (i) a credit account to be credited; (ii) a debit account
 - 3 to be credited; (iii) a financial account to be credited; (iv) a store account to be credited; and
 - 4 (v) an address to which payment is to be sent.
- 1 8. The method of claim 1, wherein finalizing the transaction further comprises:
 - 2 approving the application; and
 - 3 crediting the financial account by an amount equal to the first amount.
- 1 9. The method of claim 2, wherein finalizing the transaction further comprises:

2 approving the application; and

3 crediting the financial account by an amount equal to the first amount.

1 10. The method of claim 1, wherein finalizing the transaction further comprises:

2 declining the application; and

3 crediting the substitute form of collection by a second amount.

1 11. The method of claim 10, wherein the second amount is equal to the first amount minus
2 an incentive amount.

1 12. The method of claim 1, wherein finalizing the transaction further comprises:

2 performing an analysis of the application;

3 crediting the financial account by an amount equal to the first amount if the analysis
4 indicates an approval of the application; and

5 crediting the substitute form of collection by a second amount if the analysis
6 indicates a refusal of the application.

1 13. The method of claim 12, wherein the second amount is equal to the first amount less an
2 incentive amount.

1 14. The method of claim 1, wherein the transaction is a product return transaction.

1 15. A transaction method, comprising:

2 receiving an application for a financial account;

3 receiving information identifying a substitute collection technique;

4 determining a first payment amount to be paid to the first financial account if the
5 application is approved;

6 determining a second payment amount to be paid to the substitute collection
7 technique if the first application is rejected; and

8 finalizing the transaction based on an approval or rejection of the application.

1 16. A transaction method, comprising:
2 offering a seller an incentive amount;
3 receiving an application for a financial account and an authorization to credit a
4 payment amount to the financial account;
5 receiving information identifying a substitute collection technique and an
6 authorization to credit a second payment amount to the substitute collection technique;
7 approving the application; and
8 crediting the payment amount to the financial account.

1 17. A device, comprising:
2 a processor; and
3 a storage device coupled to said processor and storing instructions adapted to be
4 executed by said processor to:
5 receive an application for a financial account and an authorization to pay a
6 first amount to the financial account;
7 receive information identifying a substitute collection technique; and
8 finalize the transaction using at least one of the financial account and the
9 substitute collection technique.

1 18. The device of claim 17, wherein said storage device further stores at least one of: (i)
2 a transaction database; (ii) a seller database; and (iii) an application database.

1 19. A medium storing instructions adapted to be executed by a processor to perform a
2 method for conducting a transaction, said method comprising:
3 receiving an application for a financial account and an authorization to pay a first
4 amount to the financial account;
5 receiving information identifying a substitute collection technique; and
6 finalizing the transaction using at least one of the financial account and the substitute
7 collection technique.

- 1 20. A method for facilitating the return of a product having a purchase price, the method
2 comprising:
3 receiving a request to return the product;
4 receiving an application for a financial account and an authorization to pay the
5 purchase price and an incentive amount to the financial account;
6 receiving information identifying a substitute collection technique; and
7 finalizing the return using at least one of the financial account and the substitute
8 collection technique.

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